



GIC Coordinator Trainings For Fiscal Year 2020 Annual Enrollment

March 25 – UMass Amherst, Amherst, 10:00 AM – 12:00 PM

March 27 – McCormack State Office Building, Boston, 10:00 AM – 12:00 PM

March 27 – McCormack State Office Building, Boston, 1:00 PM – 3:00 PM

March 28 – Massasoit Community College, Canton, 10:00 AM – 12:00 PM

March 29 – Middlesex Community College, Bedford, 10:00 AM – 12:00 PM



Group Insurance Commission



@MassGIC

I. Agenda

Topic	Speaker
I. Agenda & Training Objectives	Tracy Reimer
II. NEW: Flexible Spending Account Vendor	William Stuart
III. NEW: Long Term Disability: Open Enrollment	Kristin McCarthy/ Paul Murphy
IV. Fiscal Year 2020: Recap, Benefit Changes, Executive Summary	Tracy Reimer
V. Health Carrier & Pharmacy Benefit Manager Vendor Panel with Q & A	Health Plans & Express Scripts (non-Medicare PBM)
VI. Eligibility & Forms	Tracy Reimer + Paul Murphy
VII. Benefit Decision Guides and What Else You Need to Know for Annual Enrollment 2020	Tracy Reimer
VIII. Mass4You Employee Assistance Program	Adam Mintz
IX. Closing and next steps	Tracy Reimer

I. Why We're Here: Training Objectives

- The goal for today is to communicate
- We will tell you about
 - New FSA vendor
 - Long Term Disability Insurance and Open Enrollment
 - Benefit changes
 - Annual enrollment activities and procedures
 - Provide updated enrollment forms
 - Provide rates
- By the end of this session, you will have the most up-to-date information about GIC product offerings to help your employees throughout the Fiscal Year 2020 annual enrollment period and beyond

II. New Flexible Spending Account Vendor



III. Long Term Disability Insurance & Open Enrollment



Long Term Disability Insurance

An overview of the benefits

Disability: What is it? Why do you need this protection?

Generally speaking, it means you are unable to work in your occupation or can't perform your job fully as a result of a covered illness or injury.

Why do you need disability insurance?

Your most important asset is your ability to earn an income. Could you face your ongoing financial responsibilities without a paycheck?

Why is it important?

To help ensure you have money coming in if a disability happens to you

Would other insurance help?

- Medical insurance doesn't replace lost income
- Workers' compensation only covers job-related issues
- Social Security disability only helps if your disability is terminal or is expected to last at least a year

Disability: What's the risk?

Consider the odds

A disability can come out of nowhere

- Every **10** minutes **700** Americans suffer an injury severe enough to seek medical help.¹
- That's **37 million** per year.²
- Most injuries are **not work-related**, and therefore **not covered** by workers' compensation.³



But injuries aren't the only reasons you might not be able to work

- Approximately **90% of all disabilities** are **caused by illnesses** rather than accidents.⁴

^{1,2,3} National Safety Council, *Injury Facts* (2014).

⁴ Council for Disability Awareness, "Chances of Disability: Me, Disabled?" (2012; accessed Jun. 15, 2014), http://www.disabilitycanhappen.org/chances_disability/disability_stats.asp.

Here's how Long Term Disability Insurance can help

Long Term Disability can pay a monthly benefit if you're unable to work for an extended period of time.



Jake's story

Here's an example of how it works:

Jake wanted to clean his rain gutters out before spring — but he took a bad fall instead.

He landed in the hospital for back surgery and had to miss a few months of work while he healed.

Luckily, Jake had Long Term Disability!

Jake could use his **monthly disability benefit** to pay for:

- Mortgage
- Groceries
- Utilities
- Car insurance
- Medical bills
- Credit card bills

The top 5 reasons people use this benefit

- Cancer
- Back disorders
- Injuries
- Cardiovascular problems
- Joint disorders
- Behavioral issues

Unum internal data, 2013. Note: Causes are listed in ranked order

Your plan overview

Who can get coverage?

You are eligible for this benefit if you are an active full-time Commonwealth of Massachusetts employee, or half-time employee working a minimum of 18 $\frac{3}{4}$ hours in a 37 $\frac{1}{2}$ hour week or 20 hours in a 40 hour week..

How much coverage can I get?

You can protect 55% of your monthly base salary to a maximum of \$10,000

When do my Long Term Disability benefits begin? (elimination period)

90 days after your date of disability

How long do my Long Term Disability benefits last?

Benefit will be paid until you are no longer considered disabled as defined in the policy, or until you reach the maximum payable period below

Age at Disability	Duration of Payments	Age at Disability	Duration of Payments
Under age 61	to age 65	65	2 years
61	4 years	66	1 $\frac{3}{4}$ years
62	3 $\frac{1}{2}$ years	67	1 $\frac{1}{2}$ years
63	3 years	68	1 $\frac{1}{4}$ years
64	2 $\frac{1}{2}$ years	69+	1 year



Please see your LTD brochure for full coverage details, exclusions and limitations.

What else do I need to know?

GIC Special Open Enrollment (Ends June 14th) –

No medical questions asked during this enrollment unless you have been previously declined for LTD coverage offered through the Group Insurance Commission. If you have been declined, you will need to complete an evidence of insurability application.



Employees must submit a special open enrollment form to their GIC Coordinator by Friday June, 14,

Employees enrolling in coverage must be actively at work on October 1, 2019. If they are absent from work due to injury, sickness or approved leave of absence their coverage will begin on the date that they return to active employment.

Delayed effective date of coverage: Insurance coverage will be delayed if you are not an active employee because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

What about health problems I already have?

Pre-existing condition exclusion

You have a pre-existing condition if:

- You received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 6 months just prior to your effective date of coverage; and
- The disability begins in the first 12 months after your effective date of coverage unless you have been treatment-free from the pre-existing condition for 6 consecutive months after your effective date.

How do I enroll?

- ✓ Complete the Special LTD Open Enrollment Form by Friday June, 14, 2019

The last day to enroll in this special OPEN ENROLLMENT is **June 14th**

Don't miss this chance to apply for this valuable benefit!



Long-Term Disability Open Enrollment Form



P.O. Box 8747 • BOSTON, MA 02114
(617) 727-2310 mass.gov/orgs/group-insurance-commission

Long Term Disability (LTD) Insurance Open Enrollment Form For Active State Employees ONLY

PLEASE TYPE OR PRINT CLEARLY

PART 1 – Applicant Information (Shaded Boxes Must Be Completed By your GIC Coordinator)

Insured's GIC ID (usually Soc. Sec. #)	Date of Birth / /	Dept. ID # or Agency/Division # (For agency use only)
LAST NAME	FIRST NAME	MIDDLE INITIAL
Address (Number and Street)		
City	State	Zip Code
Annual Salary (For agency use only) \$	Salary Effective Date (For agency use only) / /	LTD Coverage Effective Date 10/01/2019

This form is not valid after June 14, 2019

PART 2 – Eligibility Affirmation

☐ YES, I would like to enroll in the GIC's Long Term Disability Program without the need to complete an evidence of insurability application. My signature below verifies *that I have never previously been declined for LTD coverage offered through the Group Insurance Commission.*

☐ YES, I would like to enroll in the GIC's Long-Term Disability Program. However, I have previously been declined for LTD coverage offered through the Group Insurance Commission and will need to complete an evidence of insurability application. I understand that I will be sent instructions for completing evidence of insurability.

I understand that I must be actively at work, performing my regular duties on October 1, 2019 to be covered under the LTD plan. If I am absent from work due to injury, sickness or approved leave of absence, my coverage will begin on the date that I return to active employment. Further, I understand that if I have not been covered by the GIC's LTD plan for twelve (12) consecutive months, a pre-existing condition exclusion may apply. LTD benefits are not payable for disabilities resulting from war, self-inflicted injuries, attempt to commit or commission of a crime, commission of a crime for which you have been convicted, active participation in a riot or while incarcerated and loss of a professional license, occupational license or certification. LTD benefits may also be reduced by other sources of income. I authorize payroll deductions for my LTD coverage. For plan details visit our website at www.mass.gov/orgs/group-insurance-commission.

Signature of Applicant

Date

Signature of GIC Coordinator

Date

For GIC USE ONLY

Entered	Verified
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PLEASE RETURN COMPLETED FORM TO YOUR GIC COORDINATOR

Underwritten by: Unum Life Insurance Company of America

- Employees must complete this form to be enrolled during this special enrollment.
- If a Form 1 is used the employee will be subject to evidence of insurability--no exceptions

IV. Fiscal Year 2020 Recap Executive Summary

Reflection and Looking Ahead

FY2019

- **Pharmacy benefits:** carved out for Non-Medicare and Medicare products
- **Behavioral health benefits:** Integrated with medical
- **Benefit Harmonization:** OOP maximums aligned across products
- **Steerage:** Limited network product deductibles reduced (*from \$500 to \$400*)
- **Provider Tiering** Tier 3 specialist copay reduced (*from \$90 to \$75*)
- **Pool 2 eliminated:** All products available for all members
- **Aggregate rate increase: 0%**
- Employee Assistance Program (EAP): Introduced

FY2020

- **Medicare:** no benefit changes
- **Non-Medicare:** All carriers, products, yearly deductibles remain the same
- **Benefit Harmonization:** Catalogue “below the line” benefit inconsistencies
- **Steerage:** Introduce differential co-pay to steer members to lower cost settings for ambulatory surgery
- **Provider Tiering:** Move from individual to group-based for all specialists
- **Aggregate projected rate increase for FY 2020: 3.3%**
- Socialization of above focus areas with key stakeholders

FY2021 & Beyond*

- **Centers of Excellence:** Use GIC’s buying power to concentrate volume with high value providers
- **Benefit Harmonization:** Re-visit opportunities to correct benefit inconsistencies
- **Steerage:** Consider additional opportunities to steer (e.g. high tech imaging)
- **Provider Tiering:** Align tier assignments within groups for primary MDs, facilities, specialists
- Continued socialization

**Priorities and projects still under development*

IV. Fiscal Year 2020: Medicare Products & Pharmacy Benefit Changes

Medicare Medical and Behavioral Health Vendors



Medicare PBM Vendor



- Medicare Supplemental products: no benefit changes
- CVS SilverScript remains the Pharmacy Benefit Manager for Medicare enrollees

IV. Fiscal Year 2020: Non-Medicare Health Products and Pharmacy Benefit Changes

Non-Medicare Medical and Behavioral Health Vendors



Non-Medicare PBM Vendor



Non-Medicare Employee Assistance Program Vendor

Non-Medicare Flexible Spending Account Vendor



- Provider Tiering methodology: Tiering for specialists is now based on physician group performance
- Benefit Strategies is the new vendor for the Flexible Spending Accounts
- Carrier name change: Neighborhood Health Plan is now called AllWays Health Partners
- Pharmacy: Express Scripts remains the Pharmacy Benefit Manager for Non-Medicare GIC members
- Optum remains the vendor for the Mass4You EAP program
- Wellness offerings continue to be offered by the carriers and are branded as WellMass



Commonwealth of Massachusetts
Group Insurance Commission

IV. Fiscal Year 2020: Non-Medicare Products Benefit Change:

Ambulatory Surgery Co-pays

- Steerage: Introduce differential co-pays to steer members to lower cost settings for ambulatory surgery--for eye and GI procedures only
- Benefit design for all carriers except UniCare*:
 - \$250 co-pay then deductible for outpatient surgeries in hospital-based facilities
 - \$150 co-pay then deductible for outpatient surgeries in freestanding facilities
- For UniCare, ambulatory surgery co-pays (for all surgeries) remain unchanged from FY2019:
 - Basic:**
 - \$250 co-pay then deductible for surgeries in hospital-based facilities
 - \$0 co-pay after deductible for surgeries in freestanding facilities
 - PLUS**
 - \$110 copay, then deductible, then 20% coinsurance for outpatient surgery in non-PLUS hospital-based facilities
 - \$110/110/250 copay then deductible for outpatient surgery in PLUS hospital-based facilities
 - Deductible only (no copay) for outpatient surgery in freestanding facilities in Massachusetts
 - Deductible only (no copay) for outpatient surgery in contracted freestanding facilities outside of Massachusetts
 - Deductible (no copay) and 20% coinsurance for outpatient surgery in non-contracted freestanding facilities outside of MA
 - Community Choice**
 - \$250 copay, deductible and 20% coinsurance for outpatient surgery at non-Community Choice hospital-based facilities
 - \$110 copay and deductible for outpatient surgery at Community Choice hospital-based facilities
 - Deductible only (no copay) for outpatient surgery at freestanding facilities in Massachusetts
- Carriers will educate members about which facilities are in their networks and which facilities are free standing vs. hospital-based
 - Refer members to the carrier's web sites for this information
 - Carriers will provide educational material to explain the benefit to members

V. Health Carrier & Pharmacy Benefit Manager Vendor Panel with Q & A



VI. Eligibility and Forms: What You Need to Know

- Personal or Family Information Changes:
 - Marriage or remarriage
 - Legal separation
 - Divorce
 - Remarriage of a former spouse
 - Address change
 - Birth or adoption of a child, legal guardianship of a child
 - Dependent age 19 to 26 who is no longer a full-time student
 - Dependent other than full-time student who has moved out of health plan's service area
 - Death of a covered spouse, dependent or beneficiary
 - Life insurance beneficiary change
 - Member has GIC COBRA coverage and become eligible for other coverage
- Employees must notify the GIC of family status changes. Failure to do so can result in financial liability to the employee.
- Coverage changes may only be made within 60 days of a qualifying event. A list of qualifying events and deadlines may be found on GIC's website.

VI. Eligibility and Forms: Reminders

- ACA compliance: Dependents age 19-26 may reside outside of their health plan's service area but will be subject to the carrier's coverage rules
 - Check with the health insurance carriers for information about out of service area coverage
- GIC members now can select a Medicare product from a different carrier than their spouse's non-Medicare product; members in this situation can choose any Medicare product they wish
 - Example: A retiree on Medicare may enroll in UniCare OME and his/her non-Medicare spouse may enroll in Harvard Pilgrim Independence
 - The forms include charts to show the available products for new enrollment

The following plans are available:

Non-Medicare Plan
AllWays Health Partners Complete (HMO)
Fallon Health Direct Care
Fallon Health Select Care
Harvard Pilgrim Independence Plan
Harvard Pilgrim Primary Choice Plan
Health New England
Tufts Health Plan Navigator
Tufts Health Plan Spirit
UniCare State Indemnity Plan/Basic
UniCare State Indemnity Plan/Community Choice
UniCare State Indemnity Plan/PLUS

Medicare Plan
Harvard Pilgrim Medicare Enhance
Health New England Medicare Supplement Plus
Tufts Health Plan Medicare Complement
Tufts Health Plan Medicare Preferred
UniCare State Indemnity Plan/Medicare Extension (OME)

VI. Eligibility and Forms: Health Insurance Buy-out (State Employees only)

- If a member has access to non-GIC health insurance through their spouse or another employer-sponsored plan, they can participate in the Buy-Out Program
- Two buy-out periods
 - During Annual Enrollment April 3 – May 1, 2019: If a member was insured with the GIC on January 1, 2019 or before, and continues their coverage through June 30, 2019, they may apply to buy out their health plan coverage effective July 1, 2019
 - October 2 – November 1, 2019: If a member was insured with the GIC on July 1, 2019 or before, and continues their coverage through December 31, 2019, they may apply to buy out their health plan coverage effective January 1, 2020
- To be eligible for the buy-out, the member must have other non-GIC health insurance coverage through another employer-sponsored plan that meets Internal Revenue Service “minimum value” criteria and must maintain basic life insurance
- Under the buy-out plan, eligible state employees receive 25% of the full-cost monthly premium in lieu of health insurance benefits for one 12-month period of time
- Member reimbursement will be determined based on the member’s product at the end of the covered period.



VI. Eligibility and Forms: What You Need to Know

GIC ENROLLMENT/CHANGE FORM (FORM-1) Health, Basic Life, Optional Life, and Long Term Disability Insurance



INSURED INFORMATION							
REQUIRED	Insured Information	GIC-ID (usually Soc. Sec. #)		Sex <input type="checkbox"/> M <input type="checkbox"/> F	Date of Birth / /	Dept. ID # or Agency/Division #	
		Name – Last		First		MI	
	Address	Street			City	State	Zip
	Contact Information	Home or Cell Phone ()	Work Phone ()	Email	Country (if not USA)		
Employment Information	Bargaining Unit/Union Name		HR/CMS or UMASS Employee ID #		<input type="checkbox"/> Full-time <input type="checkbox"/> Part-time Hours/week: / /	Date of Hire / /	
REQUIRED	Select all that apply:			Qualifying Status Change		Date of Event: / /	
	<input type="checkbox"/> New Enrollment <input type="checkbox"/> Adding Dependent(s) <input type="checkbox"/> Dropping Dependent(s) <input type="checkbox"/> Decline GIC Health Insurance <input type="checkbox"/> Decline All GIC Coverage			<input type="checkbox"/> Annual Enrollment <input type="checkbox"/> Address Change <input type="checkbox"/> Name Change <input type="checkbox"/> Marriage <input type="checkbox"/> Birth/Adoption <input type="checkbox"/> Divorce/Legal Separation <input type="checkbox"/> Change in Dependent Eligibility Status <input type="checkbox"/> Gain of Other Coverage		<input type="checkbox"/> Involuntary Loss of Other Coverage <input type="checkbox"/> Return from FMLA or Military Leave <input type="checkbox"/> Death of spouse/dependent <input type="checkbox"/> Spouse's Annual Enrollment <input type="checkbox"/> Moved out of health plan's service area	
HEALTH, BASIC LIFE, OPTIONAL LIFE AND LTD							
<input type="checkbox"/> Basic Life Only <input type="checkbox"/> Long Term Disability (LTD) <input type="checkbox"/> Basic Life and Health		(For GIC Coordinator use only) Annual Salary: \$ Salary Effective Date: / /		Cancel Coverage <input type="checkbox"/> Long Term Disability (LTD) <input type="checkbox"/> Health Insurance <input type="checkbox"/> Optional Life Insurance		Effective Date: / 01 /	
Health Plan	<input type="checkbox"/> AllWays Health Partners Complete (HMO) <input type="checkbox"/> Fallon Direct (HMO) <input type="checkbox"/> Fallon Select (HMO) <input type="checkbox"/> Harvard Pilgrim Independence (POS)		<input type="checkbox"/> Harvard Pilgrim Primary Choice (HMO) <input type="checkbox"/> Health New England (HMO) <input type="checkbox"/> Tufts Health Plan Navigator (POS) <input type="checkbox"/> Tufts Health Plan Spirit (HMO-type)		<input type="checkbox"/> UniCare State Indemnity/Basic <input type="checkbox"/> CIC: <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> UniCare Community Choice (PP0-type) <input type="checkbox"/> UniCare/PLUS (PP0-type)		Coverage Election <input type="checkbox"/> Individual <input type="checkbox"/> Family
	Enrollment/Change: (check one) <input type="checkbox"/> Automatic Increase – select multiple of salary <input type="checkbox"/> 1x <input type="checkbox"/> 2x <input type="checkbox"/> 3x <input type="checkbox"/> 4x <input type="checkbox"/> 5x <input type="checkbox"/> 6x <input type="checkbox"/> 7x <input type="checkbox"/> 8x Multiple Factor 2-8 times is allowed only with Automatic Increase. <input type="checkbox"/> Fixed Amount – Amount \$ Will not increase as your salary increases. No more than \$1,000 less than annual salary rounded down to the nearest \$1,000.		Family Status Change: (Check one and complete Qualifying Status Change box above) <input type="checkbox"/> Automatic Increase – select multiple of salary <input type="checkbox"/> 1x <input type="checkbox"/> 2x <input type="checkbox"/> 3x <input type="checkbox"/> 4x <input type="checkbox"/> Fixed Amount – Amount \$ Will not increase as your salary increases. No more than \$1,000 less than annual salary rounded down to the nearest \$1,000.		Please Check One: <input type="checkbox"/> Smoker <input type="checkbox"/> Non-Smoker Yes, I have been tobacco free for the past 12 months and choose the lower optional life insurance rates.		
SPOUSE/DEPENDENT INFORMATION (See instructions on back)							
For Changes Only	LAST NAME	FIRST NAME	MI	SSN (REQUIRED)	DATE OF BIRTH	SEX	RELATIONSHIP
<input type="checkbox"/> Add <input type="checkbox"/> Drop					/ /	<input type="checkbox"/> M <input type="checkbox"/> F	
<input type="checkbox"/> Add <input type="checkbox"/> Drop					/ /	<input type="checkbox"/> M <input type="checkbox"/> F	
<input type="checkbox"/> Add <input type="checkbox"/> Drop					/ /	<input type="checkbox"/> M <input type="checkbox"/> F	
<input type="checkbox"/> Add <input type="checkbox"/> Drop					/ /	<input type="checkbox"/> M <input type="checkbox"/> F	
<input type="checkbox"/> Add <input type="checkbox"/> Drop					/ /	<input type="checkbox"/> M <input type="checkbox"/> F	
FORMER SPOUSE INFORMATION – If Listed Above							
Are you remarried? <input type="checkbox"/> Yes <input type="checkbox"/> No		Date of your remarriage: / /		Has your former spouse remarried? <input type="checkbox"/> Yes <input type="checkbox"/> No		Date of former spouse's remarriage: / /	
Address: Street		City		State		Zip	
SIGNATURE REQUIRED	AUTHORIZATION – I have read the instructions on the reverse side of this form and authorize my employer, or direct my pension authority, to deduct from my payroll or pension check the amount required for the coverage I have selected. I understand that due to IRS regulations, my health insurance coverage elections are binding for the duration of the plan year and that I may only enroll in health insurance or change my coverage elections during the plan year if I experience a qualifying status change (examples include marriage, adoption/birth of a child, death of a dependent, and involuntary loss of other coverage). I understand that the GIC must receive any required documentation for health insurance changes within 60 days of the event. Family status change documentation for optional life enrollment and changes must be received by the GIC within 31 days of the qualifying event. All divorces and remarriages must be reported to the Group Insurance Commission, failure to notify the GIC of a legal separation, divorce, or remarriage can result in financial liability to you.						
	Signature of Applicant: _____			Date: _____			
	Signature of Authorized Official: _____			Date: _____			
	For GIC Use Only	Entered	Verified	Political Subdivision			

(See over for Form-1 instructions)

1 - 3/19

Please note that the health insurance carrier formerly known as Neighborhood Health Plan is now named AllWays Health Partners. Its product name has changed from Neighborhood Health Plan Prime to AllWays Health Partners Complete HMO.

Reminder: all divorces and remarriages must be reported to the Group Insurance Commission.

VI. Eligibility and Forms: What You Need to Know

GIC EMPLOYMENT STATUS CHANGE FORM (FORM-1A)

Commonwealth of Massachusetts Group Insurance Commission

REQUIRED

INSURED INFORMATION

GIC-10 Issuance Sec. Sec. # / / Sex ☐ M ☐ F Date of Birth / / Dept. ID # or Agency/Division # / /

Name - Last First MI

Street City State Zip

Home or Cell Phone () / / Work Phone () / / Email Country (if not USA) / /

Bargaining Unit/Union Name HR/MS or UMASS Employee ID # Number of work hours/week Date of Hire / /

LEAVE OF ABSENCE Effective Date (for GIC use only) / 01 /

Select One: ☐ Leave with pay ☐ Leave without pay **Cancellation Coverage:** ☐ Long Term Disability (LTD) ☐ Health Insurance ☐ Optional Life Insurance ☐ GIC Dental/Vision

Select Type of Leave (Form-11) required for Industrial Accident, Maternity and Personal Illness

☐ Personal Illness ☐ Personal Reason ☐ Military ☐ Industrial Accident ☐ Educational ☐ Military Caregiver (26 weeks) ☐ FMLA (12 weeks) ☐ Sabbatical ☐ FMLA Military Exigency (12 weeks) ☐ Maternity ☐ Suspension ☐ Other

Leave Start Date: / / Leave End Date: / / Last Day on Payroll: / / Return from Leave Date: / /

TRANSFERS AND TERMINATION Effective Date (for GIC use only) / 01 /

Transfer from: Name of Agency/GIC Municipality Last Day of Work: / /

Transfer to: Name of Agency/GIC Municipality Hire Date: / /

Termination of Service Coverage if elected: Termination reason Last Day of Work: / /

☐ 26-week Layoff ☐ Deferred Retiree Life only ☐ Deferred Retiree Life & Health ☐ COBRA (your complete application) ☐ Conversion (contact carrier for application)

(See reverse) (See reverse) (See reverse)

RETIREMENT Date Retired: / / Effective Date (for GIC use only) / 01 /

Health Insurance Election **If enrolling in GIC benefits for the first time, also complete Form-RS** ☐ Cancel Health Insurance

Medicare Eligibility - check if applicable and attach copy of Medicare Claim Card(s): ☐ Insured ☐ Spouse Medicare plan election form will be mailed to eligible members.

Non-Medicare Plan Election for insured or spouse not eligible for Medicare: ☐ Keep current health plan ☐ Change Non-Medicare Plan election to Plan name: / /

Optional Life Insurance Election

☐ Cancel Optional Life ☐ Reduce Optional Life to Fixed Amount: \$ / / ☐ Keep current Optional Life coverage

Reduce Optional Life multiple of salary to: ☐ 1X ☐ 2X ☐ 3X ☐ 4X ☐ 5X ☐ 6X ☐ 7X

GIC Retiree Dental

☐ I wish to enroll in GIC Retiree Dental and have attached the completed GIC Retiree Dental Enrollment and Change Form

☐ I do not wish to enroll in the GIC Retiree Dental at this time

AUTHORIZATION

I have read the instructions on the reverse side of this form and authorize my employer, or direct my pension authority, to deduct from my payroll or pension check the amount required for the coverage I have selected. I understand that due to IRS regulations, my health insurance coverage elections are binding for the duration of the plan year and that I may only enroll in health insurance or change my coverage elections during the plan year if I experience a qualifying status change (examples include marriage, adoption/birth of a child, death of a dependent, and involuntary loss of other coverage). I understand that the GIC must receive any required documentation within 60 days of the event. **All divorces and remarriages must be reported to the Group Insurance Commission, failure to notify the GIC of a legal separation, divorce, or remarriage can result in financial liability to you.**

Signature of Applicant: / / Date: / /

Signature of Authorized Official: / / Date: / /

For GIC Use Only Entered Verified Political Subdivision

(See over for Form-1A instructions)

1A - 3/19

Reminder about Form-RS

VI. Eligibility and Forms: What You Need to Know

GIC EMPLOYMENT STATUS CHANGE FORM (FORM-1A) INSTRUCTIONS

Use this Form-1A for all employment status changes including retirement. If enrolling in GIC health insurance coverage for the first time at retirement, you must also complete and return Form-RS.

For GIC retiree benefits, see the GIC Benefit Decision Guide mass.gov/lists/gic-benefits-decision-guides.

Leave of Absence

Employees on a leave of absence without pay are billed monthly and must remit payment to the GIC to maintain GIC insurance coverage. In addition to this form, the GIC's Form-11 is required for unpaid Personal Illness, Industrial Accident and Maternity leaves. An employee can cancel some or all of their GIC coverage while on a leave of absence. However, when the employee returns to work after a leave of absence he/she is subject to Annual Enrollment (basic life and health insurance) and Evidence of Insurability requirements (LTD and Optional Life). Employee on FMLA or military leave only, may enroll in GIC health insurance upon return from leave. The status change form (Form-1A) must be received at the GIC within 60 days of the return to work.

Transfers and Terminations

Because GIC premiums are paid a month in advance, coverage terminates at the end of the following month after you leave a state agency or GIC participating municipality (for example, if you leave June 10, your coverage will end July 31). If you are hired by a state agency, authority, or participating municipality before the coverage end date, you are considered a transfer and will not be subject to the 60-day waiting period. You must remain in the same health plan. For other GIC benefits, the same rule applies. If you are hired after the coverage end date, you are subject to the 60-day new hire waiting period. If an employee is terminating state service, he/she may continue GIC health coverage and must indicate the option elected. Please put the termination reason (e.g., resigned or laid off).

Deferred Retirement

To be eligible for this benefit you must be vested and your funds must remain in a GIC participating retirement system. Any withdrawal of funds or subsequent determination of ineligibility for a pension allowance disqualifies you from deferred retiree benefits.

Retirement

When you retire, the GIC will bill you monthly for your GIC premiums until the premium can be deducted from your pension (generally three months). You must pay your GIC premiums to maintain coverage.

If you and/or your covered spouse are age 65 or over, and eligible for Medicare Part A for free, you (and your covered spouse, if applicable) must enroll in Medicare Parts A and B to continue coverage with the GIC. If one of you (or other family members) is under age 65, the non-Medicare member(s) will be covered under a non-Medicare plan until he/she becomes eligible for Medicare coverage. Medicare plan election form will be mailed to eligible members.

The following plans are available:

Non-Medicare Plan	Medicare Plan
AllWays Health Partners Complete (HMO)	Harvard Pilgrim Medicare Enhance
Fallon Health Direct Care	Health New England Medicare Supplement Plus
Fallon Health Select Care	Tufts Health Plan Medicare Complement
Harvard Pilgrim Independence Plan	Tufts Health Plan Medicare Preferred
Harvard Pilgrim Primary Choice Plan	UniCare State Indemnity Plan/Medicare Extension (OME)
Health New England	
Tufts Health Plan Navigator	
Tufts Health Plan Spirit	
UniCare State Indemnity Plan/Basic	
UniCare State Indemnity Plan/Community Choice	
UniCare State Indemnity Plan/PLUS	

If enrolling in one of GIC's Medicare Plans, you will be automatically enrolled in the GIC's SilverScript Medicare Part D prescription drug plan. After your enrollment is processed by the GIC, you will receive a mailing from SilverScript with information about the plan and advising you that you have the choice to opt out of the prescription drug plan. The opt-out letter is required by Medicare, but we do not recommend that you do so because **if you opt out of SilverScript, you will lose your GIC medical, prescription drug and behavioral health coverage.**

Employees who are retiring should review the amount of your optional life insurance coverage and its cost to determine whether it will make economic sense for you to keep it or reduce your amount of coverage. If you do not change your optional life insurance coverage amount, you will be responsible for the new higher monthly premiums. (See mass.gov/lists/gic-benefits-rates for rate details.)

If you reduce your coverage to a fixed amount, the amount must be equal to or less than one times the amount of your salary at retirement. Another option is to reduce the multiple times your salary at retirement to a lower multiple. For example, if you currently have 6 times salary, you can only reduce to 5, 4, 3, 2, or 1 times your salary.

GIC Retiree Dental: The GIC Retiree Dental form is on the GIC's website mass.gov/info-details/gic-forms.

Form and Document Submission

Active Employees and Employees Who Are Retiring: Return completed form and documentation to your GIC Coordinator.

Retirees Changing Optional Life Insurance Election: Return completed form to the Group Insurance Commission, P.O. Box 8747, Boston, MA 02114.

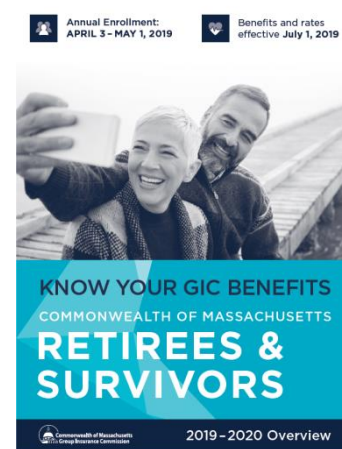
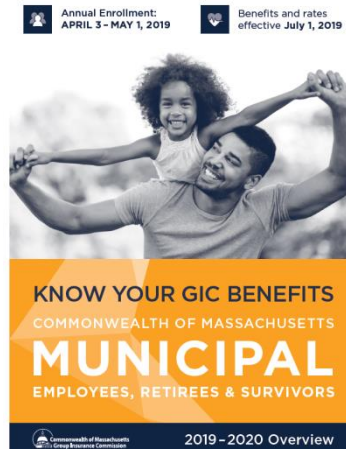
(See over for Form-1A)

3/19

Information about
deferred retirement now
included on forms

VII. Fiscal Year 2020 Annual Enrollment: Benefit Decision Guides

- Benefit Decision Guides will be shipped to agencies before Annual Enrollment begins
- Retirees will be mailed their Benefit Decision Guide prior to the start of Annual Enrollment
- Benefit Decision Guides also will be available on our website at www.mass.gov/lists/gic-benefits-decision-guides
- The GIC is taking steps to become greener! This year's Benefit Decision Guides use less paper, but still provide the information members need to learn about their benefits and make an informed decision



VII. Fiscal Year 2020 Annual Enrollment: What Else You Need to Know

- Annual Enrollment begins April 3, 2019 and ends May 1, 2019
- The GIC website, www.mass.gov/orgs/group-insurance-commission, is a great source for up-to-date information about Annual Enrollment, including electronic copies of the Benefit Decision Guide and enrollment forms
- Please refer members to the carriers' website or customer service for detailed benefit, network, and tiering information; provider directories will be online.
- All vendor contact information will be available in the Benefit Decision Guides
- GIC Health Fairs: for ADA accommodations, send an email two weeks in advance to GIC.ADA.Requests@mass.gov
- GIC Coordinator contact information changes should be kept up to date throughout the year by entering the information in MAGIC (for HR/CMS and municipalities) or by emailing the GIC coordinatorchanges@mass.gov (for offline agencies)
- Connect with us on LinkedIn and follow us on Twitter for the latest news

VIII. Update on Mass4You Employee Assistance Program





Commonwealth of Massachusetts (GIC)

2019 Coordinator Training

Mass4You Employee Assistance Program (EAP)

Since 7/1/18 go live, focus on educating and promoting Mass4You

- Quarterly Coordinator Webinars
- 2019 Home Mailing



- Electronic Communications to Coordinators
- Mass4You Orientations with HR Leaders, Executive Office Staff, Municipalities, and Coordinators
- Development and Distribution of Program Materials

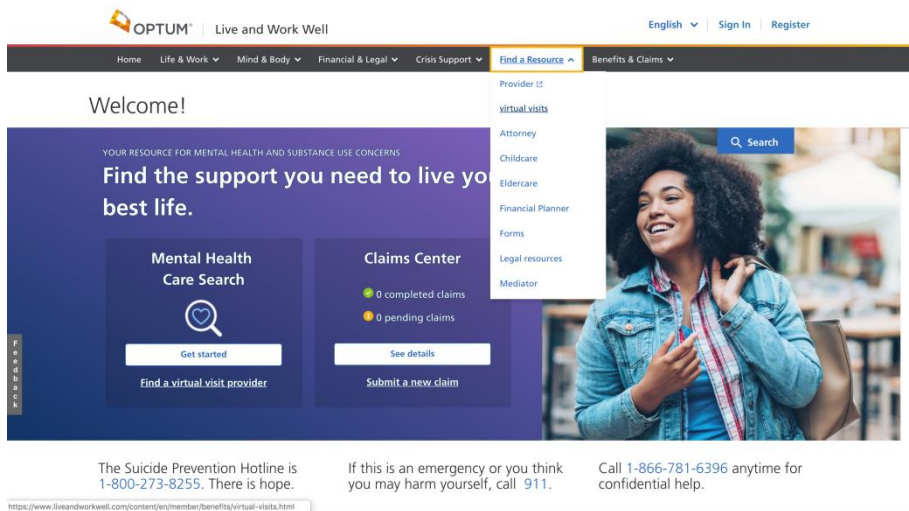
Benefits Overview

- All active state employees and their families who are GIC benefits-eligible
- *Mass4You* includes the following benefits, services and referrals:
 - 3 in-person or Tele-EAP counseling visits per issue per year – no cost
 - Work/life qualified referrals (child care, elder care, pet care)
 - 30-minute telephonic or in-person legal consultation per issue per year – no cost
 - 30-minute telephonic or in-person mediation consultation per issue per year – no cost
 - 3 telephonic financial wellbeing visits (with no time limit) – no cost
 - Unlimited telephonic management support services for managers and supervisors
 - Telephonic and in-person Critical Incident Response Services (CIRS)

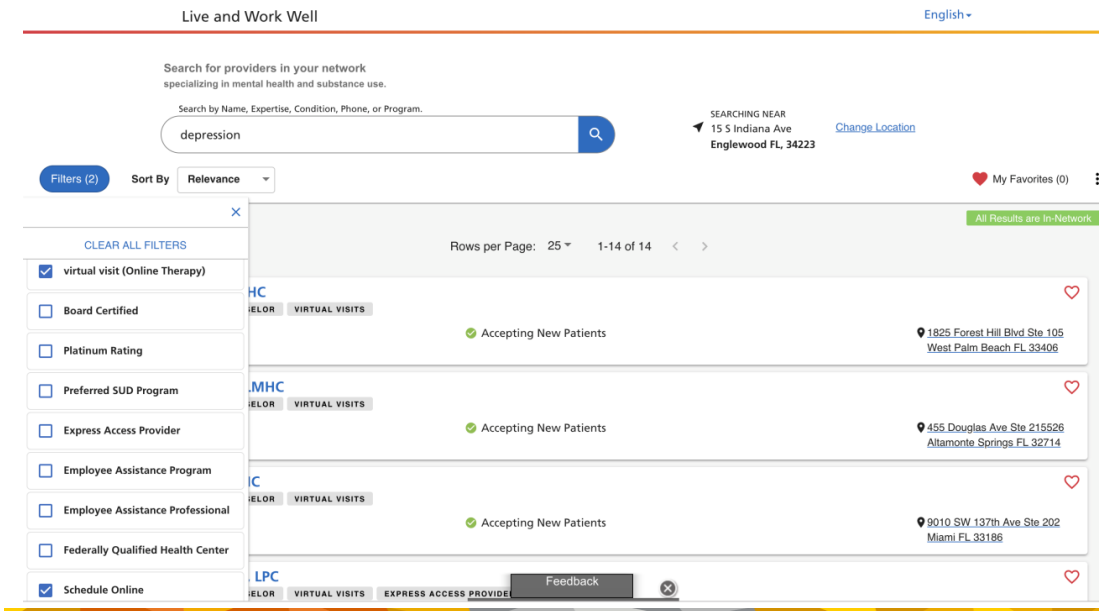
NEW! Virtual Visits

- ❖ Virtual Visits are a covered treatment option that leverages HIPAA-compliant technology to deliver **EAP, evaluation, therapy, information, and education** at a distance in real time.
- ❖ Adheres to the same exact standards of care as in-person office visits.
- ❖ Virtual Visit clinicians evaluate as well as treat general mental health conditions, such as depression and anxiety.
- ❖ A listing of Virtual Visit providers can be found on **liveandworkwell.com**. Members will need to call the provider prior to set up their first session.
- ❖ Technology requirements typically include a high-speed Internet connection and a desktop or laptop computer with video capability and an up-to-date browser.
- ❖ Providers hold the same credentials as those that perform in person visits, and must hold MA licensure. Providers do not need to be located in MA to provide EAP services.
- ❖ Members can call Mass4You (**844- 263-1982**) for assistance in finding a Virtual Visit provider.

Virtual Visits



- A **dedicated virtual visits search experience** can be accessed from the Welcome page by selecting “Find a virtual visit provider” or by selecting “virtual visits” from the header
- Members that search for providers using either of the above methods will **automatically be shown providers who offer virtual visits**
- Members may select “Schedule Online” from the filter list to ensure they are able to schedule their appointment online
- All members may refine their search to include only providers who offer virtual visits by using the filter



Local Integration Specialist Support

- Available for onsite Mass4You EAP Orientations
- Training opportunities for your agency
 - Onsite or Webinar options
 - In demand topics such as Maintaining Work-Life Balance, Improving Communication, Effective Leadership, and more
- Management Consultations

Adam Mintz

Integration Specialist

763-732-6286

adam.mintz@optum.com

Welcome!



- Life & Work: Find Caregiving, Parenting and Career and Workplace tips.
- Mind & Body: Find information on Mental and Physical Health, Resiliency and Recovery.
- Financial & Legal: Find information on Legal Concerns, Retirement Planning, Budgeting and Debt.
- Crisis Support: Find information on Domestic Violence, Suicide Prevention and Hospitalization.
- Find a Resource: Find resources for Child Care, Elder Care, Attorneys or Virtual Visit Provider

Coming Soon...

- Support for Benefit Fairs
 - Onsite Representation
 - Promotional Materials
- New Material
 - eMindful
 - Financial Wellness
 - Virtual Visits
- eMindful Education and Promotion
- Spring Coordinator Webinar- May, 2019 (Invites coming in April!)
- Continued Support through Adam Mintz

Contact Information



Your Employee Assistance Program

Phone Number: (844) 263-1982

Substance Use Disorder (SUD) Helpline: (855) 780-5955

Website: www.liveandworkwell.com

Mobile Application: *myliveandworkwell*

QUESTIONS?

Contact Melissa Ward

Senior Account Manager, Optum

Melissa.ward@optum.com

IX. Closing and next steps

- **Help us make Fiscal Year 2020 annual enrollment successful!**
- Encourage outreach to health insurance carriers with questions
- Go to the GIC's website for information
- Encourage members to complete enrollment changes early so you can get forms in on time